

Information to identify the case:

Debtor 1	Gabriel Block	Social Security number or ITIN	xxx-xx-6440
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-26658-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gabriel Block

2/28/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Gabriel Block
DebtorCase No. 19-26658-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 3
Total Noticed: 70

Date Rcvd: Feb 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2020.

db +Gabriel Block, 14A Packer Avenue, Rumson, NJ 07760-2054
 cr Carol Ann Mireider, Red Bank, NJ 07701, UNITED STATES
 cr +New Jersey Bureau of Securities, 153 Halsey Street, 6th Floor, Newark, NJ 07102-2828
 r +Partners Realty Group, 321 Main St., Woodbridge, NJ 07095-1225
 cr +Scarinci & Hollenbeck, LLC, Attn: Joel R. Glucksman, 1100 Valley Brook Avenue,
 Lyndhurst, NJ 07071-3620

518434025 +Beatriz Block, 36 Peach Tree Lane, Little Silver, NJ 07739-1809
 518434026 +Best Buy, PO Box 6204, Sioux Falls, SD 57117-6204
 518434027 Best Buy Credit Services, P.O. Box 6084, Sioux Falls, SD 57117-6084
 518434029 +CFG Merchant Solutions, 201 Route 17 North, Ste. 805, Rutherford, NJ 07070-2557
 518434028 +Carol A Mireider, c/o Richard Daniel De Vita, Esq., Devita & Associates,
 1228 Garden Street, Hoboken, NJ 07030-4406

518434030 +Charles Carey, 75 Waterman Avenue, Rumon, NJ 07760-2038
 518434031 Citizens Bank, Consumer Loan Servicing, ROP18P, PO Box 42002, Providence, RI 02940-2002
 518434036 +EZ Pass, PO Box 4973, Trenton, NJ 08650-4973
 518434037 EZ Pass Violations Processing Center, PO Box 15186, Albany, NY 12212-5186
 518434034 +Emergency Physicians Associates, of North Jersey, 1 Riverview Plaza,
 Red Bank, NJ 07701-1864

518434035 +Erez Law, 1 SE 3rd Avenue, Suite 1670, Miami, FL 33131-1700
 518434040 FINRA, PO Box 418911, Boston, MA 02241-8911
 518434038 +Fay Servicing, PO Box 619063, Dallas, TX 75261-9063
 518434039 Federal Student Aid Programs, PO Box 7652, London, KY 40742-7652
 518434041 +First Atlantic Federal Credit Union, 468 Industrial Way West, Eatontown, NJ 07724-2210
 518434042 +Gana Weinstein LLP, 345 7th Avenue, 21st Floor, New York, NY 10001-5033
 518434043 +Goodman & Nekvasil, P.A., 624 1st Ave S., Saint Petersburg, FL 33701-4120
 518434044 +Guiliano Law Group, P.C., 1700 Market Street, Suite 1005, Philadelphia, PA 19103-3920
 518434045 HRRG, PO Box 8486, Coral Springs, FL 33075-8486
 518434047 +Israels & Neuman, PLC, 730 17th Street, Denver, CO 80202-3510
 518434048 +John Block, c/o Beatriz Block, 36 Peach Tree Lane, Little Silver, NJ 07739-1809
 518434049 #+Knight Capital Funding, 1691 Michigan Ave., Ste. 230, Miami Beach, FL 33139-2566
 518434050 +Law Office of Christopher J. Gray, P.C., 360 Lexington Ave #1400, New York, NY 10017-6502
 518434051 +Loan Depot, 26642 Towne Centre Drive, Foothill Ranch, CA 92610-2808
 518494465 +Mauriello Enterprises, Inc., 39 Main Street, Farmingdale, NJ 07727-1218
 518434054 +NJ Bureau of Securities, PO Box 47029, Newark, NJ 07101-8129
 518434052 +National Securities, 200 Veeseey Street, New York, NY 10281-1068
 518495178 +Navesink Electric, 143 North Sunny Crest Drive, Middletown, NJ 07748
 518434053 +Navesink Electric, 143 North Sunnycrest Drive, Little Silver, NJ 07739-1147
 518434055 +North Shore Agency, A National Collection Agency, 270 Spagnoli Road, Suite 110,
 Melville, NY 11747-3515

518434056 +Northern Nj Ortho Spec MO, PO Box 297, Cedar Knolls, NJ 07927-0297
 518434057 +Oakes & Foshier, LLC, 1401 South Brentwood Blvd, Suite 250, Saint Louis, MO 63144-1441
 518434059 +Paul Lieberman, Esq., Scarinici Hillenback, 331 Newman Springs Road,, Bldg 3, Suite 310,
 Red Bank, NJ 07701-5688

518434060 +Paula Block Bralow, 12 Waterman Avenue, Rumson, NJ 07760-2017
 518434062 +Pennsylvania Turnpike Commission, TOLL BY PLATE, 300 East Park Drive,
 Harrisburg, PA 17111-2729

518434061 +Pennsylvania Turnpike Commission, 251 Flinthall Road, King of Prussia, PA 19406-2686
 518434063 +Priority Payments Local Holdings, LLC, 172 Monmouth Street, First Floor,
 Red Bank, NJ 07701-1164

518434064 Professional Account Management, LLC, PO Box 1153, Milwaukee, WI 53201-1153
 518434065 Progressive, PO Box 7247-0311, Philadelphia, PA 19170-0311
 518434067 +Raymour & Flanigan, PO Box 731, Mahwah, NJ 07430-0731
 518434068 Riverview Medical Center, PO Box 650292, Dallas, TX 75265-0292
 518434069 +Rumson Department of Public Works, 80 E River Road, Rumson, NJ 07760-1630
 518458440 +Scarinci & Hollenbeck, LLC, Attn: Joel Glucksman, Esq., 1100 Valley Brook Ave., PO Box 790,
 Lyndhurst, New Jersey 07071-0790

518434070 +Silver Law Group, 11780 W Sample Road, Coral Springs, FL 33065-3141
 518434071 +Soreide Law Group PLLC, 2335 E. Atlantic Blvd, Suite 405, Pompano Beach, FL 33062-5244
 518434072 +Stephen A. Aschettino, Esq., Loeb & Loeb, 345 Park Avenue, New York, NY 10154-1895
 518434073 +Stradley Ronon Stevens & Young, LLP, Attn: Matthew B. Johnson, Esq.,
 100 Park Avenue, Suite 2000, New York, NY 10017-5546

518434079 TYPHON CONSTRUCTION GROUP LLC, P.O. Box 223-0233, Villanova, PA 19085
 518434074 +The Atlantic Club, 325 Maple Avenue, Red Bank, NJ 07701-2104
 518434075 +The Law Office of Robert H. Rex, P.C., 250 NW 4th Diagonal, Boca Raton, FL 33432-3726
 518434076 +The White Law Group, 125 South Wacker Drive, Suite 300, Chicago, IL 60606-4421
 518434077 +Thomas M. Murphy Law Office, Thomas M. Murphy, Esq., 381 Franklin Avenue,
 Belleville, NJ 07109-1703

518434078 Tolls by Mail Payment Processing Center, PO Box 15183, Albany, NY 12212-5183
 518434080 +Wolper Law Firm, 1250 S. Pine Island Road, Suite 325, Plantation, FL 33324-4420

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Total Noticed: 70

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 29 2020 00:20:27 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 29 2020 00:20:25 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518434022 EDI: GMACFS.COM Feb 29 2020 04:53:00 Ally, PO Box 380902, Bloomington, MN 55438-0902
518434023 EDI: AMEREXPR.COM Feb 29 2020 04:53:00 American Express, PO Box 1270,
Newark, NJ 07101-1270
518434032 +E-mail/Text: MortgageBKSupport@citizensbank.com Feb 29 2020 00:20:17
Citizens One Home Loans, 10561 Telegraph Road, Glen Allen, VA 23059-4577
518434033 +EDI: DISCOVER.COM Feb 29 2020 04:53:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
518494466 EDI: IIC9.COM Feb 29 2020 04:53:00 IC Systems, P.O. Box 64437,
Saint Paul, MN 55164-0437
518434046 EDI: IRS.COM Feb 29 2020 04:53:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
518434058 +E-mail/Text: bk-notifications@opco.com Feb 29 2020 00:21:12 Oppenheimer & Co, Inc.,
85 Broad Street, New York, NY 10004-2434
518434066 +E-mail/Text: bankruptcynotices@pch.com Feb 29 2020 00:20:06 Publishers Clearing House,
101 Winners Circle, Port Washington, NY 11050-2218
518434081 +E-mail/Text: bankruptcy@yellowstonecapllc.com Feb 29 2020 00:21:00 Yellow Stone Capital,
1 Evertrust Plaza, Jersey City, NJ 07302-3051

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518434024* American Express, P.O. Box 1270, Newark, NJ 07101-1270
518455144* +First Atlantic Federal Credit Union, 468 Industrial Way West, Eatontown, NJ 07724-2210
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2020 at the address(es) listed below:

Alex Schmidt on behalf of Creditor New Jersey Bureau of Securities alex.schmidt@law.njoag.gov
Denise E. Carlon on behalf of Creditor Metropolitan Life Insurance Company
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabella Trifilio Stempler on behalf of Creditor New Jersey Bureau of Securities
Isabella.Stempler@dol.lps.state.nj.us
James French on behalf of Creditor Citizens Bank NA f/k/a RBS Citizens NA
jfrench@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Joel R. Glucksman on behalf of Creditor Scarinci & Hollenbeck, LLC jglucksman@sh-law.com,
rjoyce@sh-law.com
Joseph Casello on behalf of Debtor Gabriel Block jcasello@cvclaw.net, jcasello627@gmail.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com
Marisa Myers Cohen on behalf of Creditor Citizens Bank NA f/k/a RBS Citizens NA
ecfmail@ecf.courtdrive.com, jhillier@mwc-law.com
Rebecca Ann Solarz on behalf of Creditor Metropolitan Life Insurance Company
rsolarz@kmlawgroup.com
Richard Daniel DeVita on behalf of Creditor Carol Ann Mireider rddevita@verizon.net
Richard Daniel DeVita on behalf of Plaintiff Carol Ann Mireider rddevita@verizon.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 13